

CONTINUING COVERAGE FOR SURVIVING DEPENDENTS

A surviving spouse and dependents, who were covered by the primary member at the time of the member's death, can elect to continue coverage. Survivors have



60 days following the primary member's death to notify EGID they wish to continue coverage. Coverage will be effective the first day of the month following the primary member's death.

For more information, please contact HealthChoice Member Services.



Employees Group Insurance Division

Office of Management and Enterprise Services

HealthChoice

Life Insurance Benefits

A Guide to the Claims Filing Process



Our sincerest sympathies for your loss.

Please know that our customer service staff will strive to make the life claims process as simple as possible. If at any time you have questions or you need additional information, please don't hesitate to contact HP Administrative Services, LLC.

This brochure provides answers to some basic questions about filing a claim for life insurance benefits.

To begin the claims process, please contact HP Administrative Services, LLC at the numbers provided below.

CONTACT INFORMATION

HP Administrative Services, LLC
2401 N.W. 23rd Street, Suite 11
Oklahoma City, OK 73107

1-405-416-1800
1-800-782-5218
TDD 1-405-416-1525
TDD 1-800-941-2160

HealthChoice
3545 N.W. 58 Street, Suite 110
Oklahoma City, OK 73112
www.healthchoiceok.com or
www.sib.ok.gov

1-405-717-8780
1-800-752-9475
TDD 1-405-949-2281
TDD 1-866-447-0436

This publication was printed by the Office of Management and Enterprise Services as authorized by Title 62, Section 34. 5,000 copies have been printed at a cost of \$575.00. A copy has been submitted to Documents.OK.gov in accordance with the Oklahoma State Government Open Documents Initiative (62 O.S. § 34.11.3). This work is licensed under a Creative Attribution-NonCommercial-NoDerivs 3.0 Unported License.

FILING A CLAIM FOR LIFE INSURANCE BENEFITS

HP Administrative Services will need certain documents before it can begin processing your claim. Documents include:

- A *Life Insurance Claim Form*
- An original or certified copy of the death certificate

Other types of documentation that may be required include, but are not limited to:

- A copy of the police or fire report
- Court documents appointing guardianship of a minor child
- Court documents appointing a trustee or representative of the estate
- A copy of any trust agreement

Once all the necessary documents are received, it will take approximately three business days for your claim to be processed.

CLAIM FILING DEADLINE

Claims must be received no later than the last day of the calendar year immediately following the calendar year in which your loss occurred.

PAYMENT OF LIFE BENEFITS

In the event of the primary member's death, life insurance benefits are paid to the beneficiaries listed in the HealthChoice file as of the date of death. If no beneficiary is listed, benefits will be paid to the estate.

In the event of the death of a dependent spouse or child, life insurance benefits are always paid to the primary member.



Life insurance benefits are paid in a lump sum payment. Payment is made in the form of a check that is sent to the primary member or beneficiaries by certified mail.

WHEN THE BENEFICIARY IS A MINOR CHILD

When the beneficiary is a minor child and life benefits exceed \$10,000, a court must issue guardianship papers before benefits can be paid. You will need to submit a certified copy of the guardianship papers when you file your claim. Custody papers are not acceptable. However, if life benefits are

\$10,000 or less, a claim can be made by the adult responsible for the minor without the necessity of obtaining legal guardianship.

ASSIGNMENT OF BENEFITS

You can elect to have life insurance proceeds paid to a funeral home to help pay for burial expenses.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Accidental death and dismemberment benefits apply only to the primary member's coverage as long as they are a current employee. Benefits paid for the loss of life as a result of an accident require that the insured's death occurred at the time of, or within 90 days immediately following the date of the accident. The primary member's death must be the direct result of the accident for accidental death and dismemberment benefits to apply.



Accidental death and dismemberment benefits do not apply to dependent coverage.

PREMIUMS DUE AT DEATH

Any insurance premiums due at the time of the insured's death will be withheld from life insurance benefits.

DESIGNATING A NEW BENEFICIARY

If you are a primary member, surviving spouse, or dependent who will be continuing life insurance coverage, you may need to name a new beneficiary. A *Beneficiary Designation Form* is available on the HealthChoice website, or you can contact HealthChoice Member Services.

ADDITIONAL INFORMATION

Additional information can be found in the *HealthChoice Life Insurance Handbook* and the *EGID Rules* which are available on the HealthChoice website. You can also visit the *Frequently Asked Questions* section of the website or you can contact HealthChoice Member Services for additional information.